

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lisa Dawn Cefalu**  
Debtor(s)

Bankruptcy Case No.: 18-22844-CMB  
Issued Per Sep. 24, 2018 Proceeding  
Chapter: 13  
Docket No.: 40 – 19  
Concil. Conf.: January 31, 2019 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 13, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jan. 31, 2019 at 11:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: September 28, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisa Dawn Cefalu  
 Debtor

Case No. 18-22844-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db  
 14881792 +Lisa Dawn Cefalu, 695 Heasley Road, Pittsburgh, PA 15223-1042  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 14913903 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14881796 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14881797 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14920298 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 14882664 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
 14918978 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14881804 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14881806 +MedExpress Billing, PO Box 14000, Belfast, ME 04915-4033  
 14912531 +Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999,  
 Saint Cloud Mn 56302-7999  
 14918530 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 14915022 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14881808 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14881810 +Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 14881811 +Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 14881816 +Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673  
 14881817 +The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14881819 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14915055 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 29 2018 03:10:30  
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901  
 14881793 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 29 2018 03:09:38 Capital One,  
 15000 Capital One Drive, Richmond, VA 23238  
 14881794 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 29 2018 03:10:00  
 Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
 14883877 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 29 2018 03:11:11  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 14881795 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 03:03:35 Cb / Talbots,  
 Po Box 182789, Columbus, OH 43218-2789  
 14881799 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 03:03:35  
 Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789  
 14881800 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 03:03:35 Comenity Bank / Talbots,  
 Po Box 182789, Columbus, OH 43218-2789  
 14881801 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 03:03:35  
 Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120  
 14881802 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 03:03:36  
 Comenity Capital Bank / J. Jill, Po Box 182120, Columbus, OH 43218-2120  
 14881803 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 03:03:36  
 Comenity Capital Bank / Ulta Mc, Po Box 182120, Columbus, OH 43218-2120  
 14881805 E-mail/Text: bnckohlsnotices@becket-lee.com Sep 29 2018 03:03:18 Kohls / Capital One,  
 N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
 14881807 +E-mail/Text: bnc@nordstrom.com Sep 29 2018 03:03:19 Nordstrom / TD Bank Usa,  
 13531 East Caley Avenue, Englewood, CO 80111-6505  
 14917752 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2018 03:10:19  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14882239 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2018 03:09:42  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14914003 +E-mail/Text: bankruptcynotices@psecu.com Sep 29 2018 03:04:27 PSECU, PO BOX 67013,  
 HARRISBURG, PA 17106-7013  
 14881809 +E-mail/Text: bankruptcynotices@psecu.com Sep 29 2018 03:04:27 PSECU, 1500 Elmerton Avenue,  
 Harrisburg, PA 17110-9214  
 14915548 E-mail/Text: bnc-quantum@quantum3group.com Sep 29 2018 03:03:41  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14915547 E-mail/Text: bnc-quantum@quantum3group.com Sep 29 2018 03:03:41  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 14881812 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 03:11:02 Synch / Gap, Po Box 965005,  
 Orlando, FL 32896-5005  
 14881813 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 03:10:20 Synch / JCPenney, Po Box 965007,  
 Orlando, FL 32896-5007  
 14881814 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 03:10:24 Synch / Lens Crafters,  
 Po Box 965036, Orlando, FL 32896-5036  
 14881815 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 03:09:43 Synch / QVC, Po Box 965018,  
 Orlando, FL 32896-5018  
 14920161 +E-mail/Text: bncmail@w-legal.com Sep 29 2018 03:04:10 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Sep 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14881818 +E-mail/Text: bankruptcydepartment@tsico.com Sep 29 2018 03:04:30  
Transworld Systems Inc / 51, PO Box 15273, Wilmington, DE 19850-5273  
14881798 E-mail/Text: creditreconciliation@peoples.com Sep 29 2018 03:03:56 Citizens Bank,  
1000 Lafayette Boulevard, Bridgeport, CT 06604

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank National Association  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Lisa Dawn Cefalu dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4